

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS

In re: §
YANDEL, CAMILLE L § Case No. 09-22456
Debtor(s) §

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under chapter 7 of the United States Bankruptcy Code was filed on 06/19/2009 . The undersigned trustee was appointed on 06/19/2009 .
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized gross receipts of \$ 10,800.71

Funds were disbursed in the following amounts:

Payments made under an interim disbursement	0.00
Administrative expenses	0.00
Bank service fees	125.00
Other payments to creditors	0.00
Non-estate funds paid to 3 rd Parties	0.00
Exemptions paid to the debtor	0.00
Other payments to the debtor	0.00

Leaving a balance on hand of¹ \$ 10,675.71

The remaining funds are available for distribution.

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was 09/21/2011 and the deadline for filing governmental claims was 09/21/2011. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$ 1,830.07. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$ 0.00 as interim compensation and now requests a sum of \$ 1,830.07, for a total compensation of \$ 1,830.07². In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$ 0.00, and now requests reimbursement for expenses of \$ 34.16, for total expenses of \$ 34.16².

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 04/13/2012 By: /s/MICHAEL G. BERLAND
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

² If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D).

Case No: 09-22456 BL Judge: Bruce W. Black
 Case Name: YANDEL, CAMILLE L

Trustee Name: MICHAEL G. BERLAND
 Date Filed (f) or Converted (c): 06/19/09 (f)
 341(a) Meeting Date: 08/17/09
 Claims Bar Date: 09/21/11

For Period Ending: 04/13/12

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned OA=554(a) Abandon DA=554(c) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. Payment of monies paid by former husband-unsch Debtor received the sum of \$10,800 from former husband in undisclosed asset before case reopened. She repaid the money recieved to trustee. No further monies are owed. This asset was not listed on the original schedules and the case was reopened. Asset is listed on Amended schedules in paragraph 16 as La Rocco v. Larocco for \$21,000.	0.00	10,800.00		10,800.00	FA
2. 1804 Waters Edge, Minooka	142,423.00	0.00	DA	0.00	FA
3. Checking Chase	500.00	0.00	DA	0.00	FA
4. Savings Chase	100.00	0.00	DA	0.00	FA
5. Household goods	1,000.00	0.00	DA	0.00	FA
6. Clothing	300.00	0.00	DA	0.00	FA
7. Term life	0.00	0.00	DA	0.00	FA
8. 401k employer	7,772.00	0.00	DA	0.00	FA
9. 2008 federal tax refund	2,895.00	0.00	DA	0.00	FA
10. 2005 Hyundai	11,000.00	0.00	DA	0.00	FA
11. 2008 Chevrolet Cobalt	10,555.00	0.00	DA	0.00	FA
INT. Post-Petition Interest Deposits (u)	Unknown	N/A		0.71	Unknown

TOTALS (Excluding Unknown Values)	\$176,545.00	\$10,800.00	\$10,800.71	Gross Value of Remaining Assets \$0.00 (Total Dollar Amount in Column 6)
-----------------------------------	--------------	-------------	-------------	--

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

FORM 1
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Page: 2
Exhibit A

Case No: 09-22456 BL Judge: Bruce W. Black
Case Name: YANDEL, CAMILLE L

Trustee Name: MICHAEL G. BERLAND
Date Filed (f) or Converted (c): 06/19/09 (f)
341(a) Meeting Date: 08/17/09
Claims Bar Date: 09/21/11

The debtor reopened the case since there was an unsecheduled asset. Ms Yandell was receiving payments from her ex-husband, which were an asset of the bankruptcy estate. Yandel repaid the monies to the Trustee.

Initial Projected Date of Final Report (TFR): 12/31/14 Current Projected Date of Final Report (TFR): 12/31/14

Document FORM 3 Page 5 of 12
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Page: 1

Exhibit B

Case No: 09-22456 -BL
Case Name: YANDEL, CAMILLE L

Trustee Name: MICHAEL G. BERLAND
Bank Name: The Bank of New York Mellon
Account Number / CD #: *****2665 Money Market Account

Taxpayer ID No: *****3934

For Period Ending: 04/13/12

Blanket Bond (per case limit): \$ 5,000,000.00

Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
			BALANCE FORWARD				0.00
04/19/11	1	Chase Bank	Repayment of monies from former husband	1129-000	3,600.00		3,600.00
			DEPOSIT CHECK #9452406238				
04/29/11	INT	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.01		3,600.01
05/19/11	1	Chase Bank	Repayment of monies paid by former husband, which were property of bankruptcy estate	1129-000	3,600.00		7,200.01
			DEPOSIT CHECK #9452402714				
05/31/11	INT	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.04		7,200.05
06/15/11	1	Chase Bank	Repayment of monies paid by former husband	1129-000	3,600.00		10,800.05
			DEPOSIT CHECK #9452402799				
06/30/11	INT	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.07		10,800.12
07/29/11	INT	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.09		10,800.21
08/31/11	INT	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.09		10,800.30
08/31/11		The Bank of New York Mellon	Bank and Technology Services Fee	2600-000		25.15	10,775.15
09/07/11		The Bank of New York Mellon	Bank and Technology Services Fee Adjustment	2600-000		-0.15	10,775.30
09/30/11	INT	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.08		10,775.38
09/30/11		The Bank of New York Mellon	Bank and Technology Services Fee	2600-000		25.00	10,750.38
10/31/11	INT	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.09		10,750.47
10/31/11		The Bank of New York Mellon	Bank and Technology Services Fee	2600-000		25.00	10,725.47
11/30/11	INT	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.08		10,725.55
11/30/11		The Bank of New York Mellon	Bank and Technology Services Fee	2600-000		25.00	10,700.55
12/30/11	INT	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.09		10,700.64
12/30/11		The Bank of New York Mellon	Bank and Technology Services Fee	2600-000		25.00	10,675.64
01/25/12	INT	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.07		10,675.71
01/25/12		Transfer to Acct #*****5056	Bank Funds Transfer	9999-000		10,675.71	0.00

Page Subtotals

10,800.71

10,800.71

Document **FORM 2** Page 6 of 12
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Page: 2

Exhibit B

Case No: 09-22456 -BL
Case Name: YANDEL, CAMILLE L

Trustee Name: MICHAEL G. BERLAND
Bank Name: The Bank of New York Mellon
Account Number / CD #: *****2665 Money Market Account

Taxpayer ID No: *****3934
For Period Ending: 04/13/12

Blanket Bond (per case limit): \$ 5,000,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
COLUMN TOTALS					10,800.71	10,800.71	0.00
Less: Bank Transfers/CD's					0.00	10,675.71	
Subtotal					10,800.71	125.00	
Less: Payments to Debtors						0.00	
Net					10,800.71	125.00	

Page Subtotals 0.00 0.00

Document FORM 2 Page 7 of 12
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Page: 3
Exhibit B

Case No: 09-22456 -BL
Case Name: YANDEL, CAMILLE L

Trustee Name: MICHAEL G. BERLAND
Bank Name: The Bank of New York Mellon
Account Number / CD #: *****2666 Checking Account

Taxpayer ID No: *****3934
For Period Ending: 04/13/12

Blanket Bond (per case limit): \$ 5,000,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
			BALANCE FORWARD				0.00

COLUMN TOTALS	0.00	0.00	0.00
Less: Bank Transfers/CD's	0.00	0.00	
Subtotal	0.00	0.00	
Less: Payments to Debtors		0.00	
Net	0.00	0.00	

Page Subtotals 0.00 0.00

Document Page 8 of 12
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Page: 4

Exhibit B

Case No: 09-22456 -BL
Case Name: YANDEL, CAMILLE L

Trustee Name: MICHAEL G. BERLAND
Bank Name: Congressional Bank
Account Number / CD #: *****5056 Checking Account

Taxpayer ID No: *****3934
For Period Ending: 04/13/12

Blanket Bond (per case limit): \$ 5,000,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
01/25/12		Transfer from Acct #*****2665	BALANCE FORWARD Bank Funds Transfer	9999-000	10,675.71		0.00 10,675.71

COLUMN TOTALS	10,675.71	0.00	10,675.71
Less: Bank Transfers/CD's	10,675.71	0.00	
Subtotal	0.00	0.00	
Less: Payments to Debtors		0.00	
Net	0.00	0.00	

	TOTAL - ALL ACCOUNTS	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
	Money Market Account - *****2665	10,800.71	125.00	0.00
	Checking Account - *****2666	0.00	0.00	0.00
	Checking Account - *****5056	0.00	0.00	10,675.71
		10,800.71	125.00	10,675.71
		(Excludes Account Transfers)	(Excludes Payments To Debtors)	Total Funds On Hand

Page Subtotals 10,675.71 0.00

Page 1

EXHIBIT C
ANALYSIS OF CLAIMS REGISTER

Date: April 13, 2012

Case Number: 09-22456
Debtor Name: YANDEL, CAMILLE L

Claim Class Sequence

Code #	Creditor Name & Address	Claim Class	Notes	Scheduled	Claimed	Allowed
000001 050 4110-00	Grundy County Collector 111 E Washington St Rm 33 Morris, IL 60450	Secured		\$0.00	\$2,171.19	\$0.00
000002 050 4110-00	NuMark Credit Union PO Box 2729 Joliet IL 60434	Secured		\$0.00	\$10,988.58	\$0.00
000003 050 4110-00	NuMark Credit Union PO Box 2729 Joliet IL 60434	Secured		\$0.00	\$2,212.56	\$0.00
000004 070 7100-00	Minooka Animal Hosp. c/o Collection Professionals Inc. P.O. Box 416 Lasalle, IL 61301	Unsecured		\$0.00	\$17.56	\$17.56
000005 070 7100-00	Roundup Funding, LLC MS 550 PO Box 91121 Seattle, WA 98111-9221	Unsecured		\$0.00	\$3,537.56	\$3,537.56
000006 070 7100-00	Capital Recovery III LLC c/o Recovery Management Systems Corporat 25 SE 2nd Avenue Suite 1120 Miami FL 33131-1605	Unsecured		\$0.00	\$7,257.88	\$7,257.88
000007 070 7100-00	Capital Recovery III LLC c/o Recovery Management Systems Corporat 25 SE 2nd Avenue Suite 1120 Miami FL 33131-1605	Unsecured		\$0.00	\$1,336.30	\$1,336.30
000008 070 7100-00	Capital Recovery III LLC c/o Recovery Management Systems Corporat 25 SE 2nd Avenue Suite 1120 Miami FL 33131-1605	Unsecured		\$0.00	\$8,271.45	\$8,271.45
000009 070 7100-00	Capital Recovery III LLC c/o Recovery Management Systems Corporat 25 SE 2nd Avenue Suite 1120 Miami FL 33131-1605	Unsecured		\$0.00	\$1,396.06	\$1,396.06
Case Totals:				\$0.00	\$37,189.14	\$21,816.81

Code #: Trustee's Claim Number, Priority Code, Claim Type

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 09-22456

Case Name: YANDEL, CAMILLE L

Trustee Name: MICHAEL G. BERLAND

Balance on hand \$ 10,675.71

Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee Fees: MICHAEL G. BERLAND	\$ 1,830.07	\$ 0.00	\$ 1,830.07
Trustee Expenses: MICHAEL G. BERLAND	\$ 34.16	\$ 0.00	\$ 34.16

Total to be paid for chapter 7 administrative expenses \$ 1,864.23

Remaining Balance \$ 8,811.48

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 21,816.81 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 40.4 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
000004	Minooka Animal Hosp. c/o Collection Professionals Inc. P.O. Box 416 Lasalle, IL 61301	\$ 17.56	\$ 0.00	\$ 7.09
000005	Roundup Funding, LLC MS 550 PO Box 91121 Seattle, WA 98111-9221	\$ 3,537.56	\$ 0.00	\$ 1,428.77
000006	Capital Recovery III LLC c/o Recovery Management Systems Corporat 25 SE 2nd Avenue Suite 1120 Miami FL 33131-1605	\$ 7,257.88	\$ 0.00	\$ 2,931.35
000007	Capital Recovery III LLC c/o Recovery Management Systems Corporat 25 SE 2nd Avenue Suite 1120 Miami FL 33131-1605	\$ 1,336.30	\$ 0.00	\$ 539.71
000008	Capital Recovery III LLC c/o Recovery Management Systems Corporat 25 SE 2nd Avenue Suite 1120 Miami FL 33131-1605	\$ 8,271.45	\$ 0.00	\$ 3,340.71

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
000009	Capital Recovery III LLC c/o Recovery Management Systems Corporat 25 SE 2nd Avenue Suite 1120 Miami FL 33131-1605	\$ 1,396.06	\$ 0.00	\$ 563.85

Total to be paid to timely general unsecured creditors \$ 8,811.48

Remaining Balance \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent.

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE